Case 5:16-cv-00272 Document 1-3 Filed in TXSD on 09/14/16 Page 1 of 22

CIVIL CASE DOCKETS

Webb County Courts - Live PAGE 1 9/08/16 MV0260 TIME 16:32:29 DCMSG _______ CASE NUMBER : 2016CVF001247 D1 CASE TYPE : F01 CONSUMER/DTPA PLAINTIFF : ROMERO, CARLOS, D, S.S.# : 000-00-0000 D.O.B. : ADDRESS : DRIVER LICENSE # . : PLAINTIFFS ATTORNEY: LIVESAY, RICHARD, KENT, PHONE NUMBER: 000-000-0000 TX 78539 EDINBURG VS. DEFENDANT NAME . . : ALLSTATE VEHICLE AND PROPERTY INSURANCE CO S.S.# : 000-00-0000 D.O.B. : ADDRESS : 1999 BRYAN ST STE 900 TX 75201 DALLAS DRIVERS LICENSE # . : CASE STATUS . . . : Active STATUS DATE . . . : 5/06/2016 CASE DISPOSITION . : DISPOSITION DATE : DEFENDANT NAME . . : RIGGIN, CAID, , S.S.# : 000-00-0000 D.O.B. : ADDRESS , . . . , : 2317 W 5TH ST TX 79072 PLAINVIEW DRIVERS LICENSE # . : CASE DISPOSITION . : DISPOSITION DATE : ENTRY/FILING DATE . : 5/06/2016 JUDGE : Joe Lopez HEARING TYPE . . . : ADMIN. TERM. CODE . : IND. TERM. CODE . : COMPLAINT : *IMG* CONTRACT COMPLAINT DATE . . : 5/06/2016 COMPLAINT AMOUNT : INTEREST DATE . . : REIMBURSE COSTS . . : NO INTEREST RATE . . : COUNTER CLAIM CASE: TRUSTEESHIP CASE : COUNTER CLAIM ORI# : TRUSTEESHIP ORI# . : GARNISHMENT ORI# :: GARNISHMENT CASE : ACTIVITY TYPE ACTIVITY DATE ACTIVITY DESCRIPTION

CaseStatus

Case Status entered as ACTV.

Case Status ACTV: Active

For ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPAN

Complaint

IMG CONTRACT

Complaint

Case 5:16-cv-00272 Document 1-3 Filed in TXSD on 09/14/16 Page 2 of 22

CIVIL CASE DOCKETS

Webb County Courts - Live

DATE 9/08/16 TIME 16:32:29

PAGE MV0260

DCMSG

2

CASE NUMBER . . . : 2016CVF001247 D1 CASE TYPE : F01 CONSUMER/DTPA

5/11/2016 Court Case Assignment Case Assgn Court date/time: 8/02/2016 13:30 Hearing Type: 17 Clndr Call

Assignment of court date/time.

Status entered as Open

Status entered as Open

Hearing Hearing

IMG CALENDAR CALL FAXED TO ATTORNEY RICHARD KENT LIVESAY. (GG) Issuance

Issuance

4 CITATIONS ISSUED AS TO ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY AND CAIN RIGGIN AND HELD BY CLERK TO AWAIT COPIES AND A SELF ADDRESSED STAMPED ENVELOPE. (GG)

CITATIONS RELEASED ON 7/29/2016 BY REGULAR MAIL TO ATTORNEY (BALANCE OF \$22 FOR PRINTED COPIES FOR SERVICE). (GG)

8/01/2016 Filing Papers File Paprs *IMG* LETTER DATED AUGUST 1, 2016 FROM R. KENT LIVESAY IN RE TO RESET TO 10/4/16 AT 1:30PM, MG

8/02/2016 Hearing Hearing CASE CALLED. HONORABLE JUDGE JOSE LOPEZ PRESIDING. COURT REPORTER CYNDY LENZ. HEARING: CALENDAR CALL. NO ATTORNEYS OR PARTIES PRESENT. NO SERVICE ON DEFENDANTS. CASE RESET TO 10/4/16 AT 1:30PM FOR CALENDAR CALL. MG

8/03/2016 Court Case Assignment Case Assqn Court date/time: 8/02/2016 13:30 Hearing Type: 17 Clndr Call

Status changed from Open to Post/

Court Case Assignment Case Assqn

Court date/time: 10/04/2016 13:30 Hearing Type: 284 2ndCalCall Assignment of court date/time.

9/02/2016 Answer Answer *IMG* DEFENDANT ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY'S ORIGINAL ANSWER. ATTY. ROGER D. HIGGINS. MG



As of 9/13/2016 1:33:30 PM

Case # 2016CVF001247 D1

Carlos D Romero vs. Allstate Vehicle And Property Insurance Company, Caid Riggin

Type:

Contract

Date Filed:

5/6/2016 12:00:00 AM

Court:

49th District Court

Complaint:

Contract

| Party Information | | | |
|--|-------------|--|--|
| Name | Affiliation | | |
| Allstate Vehicle And Property Insurance Company | Defendant | | |
| Carlos D Romero | Plaintiff | | |
| Caid Riggin | Defendant | | |

| Attorney Information | | |
|----------------------|-----------------------|--|
| Name | Affiliation | |
| Richard Kent Livesay | Attorney for Plantiff | |

| Court Dates | | |
|----------------------|-------------------|-----------|
| Date | Description | Status |
| 10/4/2016 1:30:00 PM | 2Nd Calendar Call | Open |
| 8/2/2016 1:30:00 PM | Calendar Call | Postponed |

| Activity | | |
|------------------------|--------------------------|--|
| Date | Туре | Description |
| 9/8/2016 2:37:50 PM | Filing Papers | *IMG* LETTER DATED SEPTEMBER 8, 2016 FROM COLLEEN CARTER IN RE TO COPY OF FILE. MG |
| 9/2/2016 6:39:58 PM | Answer | *IMG* DEFENDANT ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY'S ORIGINAL ANSWER. ATTY. ROGER D. HIGGINS. MG |
| 8/3/2016 4:35:40 PM | Court Case Assignment | Court date/time: 10/04/2016 13:30 Hearing Type: 284 2ndCalCall Assignment of court date/time. Status entered as Open |

| Activity | | |
|----------------------------|--------------------------|---|
| Date | Туре | Description |
| 8/3/2016 4:35:31 PM | Court Case Assignment | Court date/time: 8/02/2016 13:30 Hearing Type: 17 Clndr Call Status changed from Open to Post/ |
| 8/2/2016 1:30:51 PM | Hearing | CASE CALLED. HONORABLE JUDGE JOSE LOPEZ PRESIDING. COURT REPORTER CYNDY LENZ. HEARING:CALENDAR CALL. NO ATTORNEYS OR PARTIES PRESENT. NO SERVICE ON DEFENDANTS. CASE RESET TO 10/4/16 AT 1:30PM FOR CALENDAR CALL. MG |
| 8/1/2016 11:51:58 AM | Filing Papers | *IMG* LETTER DATED AUGUST 1, 2016 FROM R. KENT LIVESAY IN RE TO RESET TO 10/4/16 AT 1:30PM. MG |
| 5/11/2016 5:06:20 PM | Issuance | 4 CITATIONS ISSUED AS TO ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY AND CAIN RIGGIN AND HELD BY CLERK TO AWAIT COPIES AND A SELF ADDRESSED STAMPED ENVELOPE. (GG) **CITATIONS RELEASED ON 7/29/2016 BY REGULAR MAIL TO ATTORNEY** (BALANCE OF \$22 FOR PRINTED COPIES FOR SERVICE). (GG) |
| 5/11/2016 5:06:09 PM | Hearing | *IMG* CALENDAR CALL FAXED TO ATTORNEY RICHARD KENT LIVESAY. (GG) |
| 5/11/2016 8:36:05 AM | Court Case Assignment | Court date/time: 8/02/2016 13:30 Hearing Type: 17 Clndr Call Assignment of court date/time. Status entered as Open |
| 5/6/2016 2:42:06 PM | Case Status | Case Status entered as ACTV. Case Status ACTV: Active For ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPAN |
| 5/6/2016 2:42:06 PM | Complaint | *IMG* CONTRACT |

For more information, please contact the Webb County District Clerks (956-523-4268) or County Clerks (956-523-4266) office.



Filed 5/6/2016 1:36:24 PM Esther Degollado District Clerk Webb District Gloria Noriega 2016CVF001247D1

| CAUSE NO | | |
|---|-------|-----------------------|
| CARLOS D. ROMERO, Plaintiff | 8 8 8 | IN THE DISTRICT COURT |
| vs | 9999 | JUDICIAL DISTRICT |
| ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY and CAID RIGGIN, Defendants | 9 | WEBB COUNTY, TEXAS |

PLAINTIFF'S ORIGINAL PETITION AND REQUEST FOR RULE 194.2 DISCLOSURES

TO THE HONORABLE JUDGE OF SAID COURT:

NOW COMES, CARLOS D. ROMERO, hereinafter referred to as ("PLAINTIFF"), and files his Original Petition against ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY and CAIN RIGGIN, (hereinafter referred to as "DEFENDANTS") and for cause of action would respectfully show the Court the following:

I. Discovery

Pursuant to Rule 190 of the Texas Rules of Civil Procedure, PLAINTIFF intends to conduct discovery under Level 3.

II. Parties and Service

PLAINTIFF owns the following dwelling, policy and was assigned the following claim number:

| Client . | Address | Policy Number | Claim Number |
|------------------|---|---------------|--------------|
| Carlos D. Romero | 9033 Siller Loop Laredo, Texas 78045-8084 | 829-355-426 | 0342860111 |

DEFENDANT, ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY, a foreign corporation, organized and existing under the laws of the State of Illinois, is authorized to do business in Texas, and does not maintain a regular place of business within the State of Texas. DEFENDANT has sufficient contacts with Texas that, under the Texas Long-Arm Statute, it can be served with process by serving its registered agent: CT Corporation System 1999 Bryan St. Ste. 900 Dallas, Texas 75201-3136. DEFENDANT'S home office address is 3075 Sanders Road Suite H1a Northbrook IL 60062-7127.

DEFENDANT, CAID RIGGIN, upon information and belief is an individual who conducts business in Texas and is the insurance adjuster complained of in this matter and may be served with process at the following mailing address or wherever he may be found: 2317 W. 5th St. Plainview, Texas 79072-7611. Service may be perfected via Certified Mail Return Receipt Requested.

III. Jurisdiction and Venue

Venue of this action is proper in WEBB County, Texas because the policy at issue was issued and delivered in WEBB County, Texas, because the property insured is situated in WEBB County, Texas, because PLAINTIFF'S losses occurred in WEBB County, Texas, and because all or part of the events made the basis of this lawsuit and giving rise to PLAINTIFF'S claims and causes of action occurred in WEBB County, Texas.

Jurisdiction is proper in this state as the DEFENDANTS are conducting business in the State of Texas. The insurance business done by the DEFENDANTS in Texas includes, but is not limited to, the following:

- 1. The making and issuing of contracts of insurance with PLAINTIFF;
- 2. The taking or receiving of application for insurance, including PLAINTIFF'S applications for insurance;
- 3. The receiving or collection of premiums, commissions, membership fees, assessments, dues or other consideration for any insurance or any part thereof,

including any such consideration or payments from PLAINTIFF;

- 4. The issuance or delivery of contracts of insurance to residents of this state or a person authorized to do business in this state, including PLAINTIFF; and
- 5. The investigation and or adjustment of insurance claims within the state of Texas.

IV. Rule 47 Statement

The amount in controversy and damages sought are within the jurisdictional limits of the Court. Plaintiff seeks monetary relief of \$75,000.00 or less, including damages of any kind, penalties, costs, expenses, pre-judgment and post-judgment interest and attorney's fees.

V. Facts

DEFENDANTS and/or its agents committed the actions alleged against PLAINTIFF in this complaint. DEFENDANTS provided coverage to the PLAINTIFF for such dwelling, personal property, and other matters under the Insurance Policy.

PLAINTIFF, as listed above, owns a home in WEBB County and was insured an insurance policy insuring that home by DEFENDANTS. On or about May 9, 2014, the structure was subjected to covered damages. PLAINTIFF promptly reported his losses and was assigned the claim number as listed above.

During the term of said policy, PLAINTIFF sustained covered losses in the form of wind, hailstorm, and water damages resulting from openings created by those perils, including damage to the architectural finishes of the property. The damages were from the hailstorm, which devastated property in WEBB County, Texas. As a result of the covered events, PLAINTIFF'S property sustained damages, including the cost of destruction and restoration of the property necessary to access and fix the damaged areas. The damages sustained to PLAINTIFF'S home are covered damages under the insurance policy; however, DEFENDANTS have failed to fully compensate PLAINTIFF for the damages to her home in accordance with their policy. PLAINTIFF has been damaged in an amount in excess of the minimum jurisdictional

limits of this Court, including injuries sustained as a result of having to live in a damaged home during the pendency of DEFENDANTS' claims decision.

VI. Conditions Precedent

All notices and proof of loss were timely and properly given to DEFENDANTS in such manner as to fully comply with the terms and conditions of the relevant insurance policies or other contracts and applicable law. More than sixty days prior to the filing of this suit, written demand for payment and notice of complaint pursuant to Texas Insurance Code, Section 541 and Business and Commerce Code Section 17.505(a). All of the conditions precedent to bring this suit under the insurance policy, and applicable statutory regimes have occurred. Despite the fact that all conditions precedent to PLAINTIFF'S recovery have occurred and/or have been performed, DEFENDANTS failed and refused to pay PLAINTIFF a just amount in accordance with their contractual obligations, agreements, and, representations.

There is no federal question nor any allegations giving rise to a federal question.

VII. Breach of Contract

PLAINTIFF purchased an insurance policy with DEFENDANTS. PLAINTIFF'S property was damaged by the covered perils of windstorm and hailstorm. These perils created openings through which water damage resulted. These damages are covered under the insurance policy. DEFENDANTS have denied and/or delayed payment of PLAINTIFF'S covered claims. DEFENDANTS had no reasonable basis for denying, delaying, or failing to pay PLAINTIFF'S claims for damages. DEFENDANTS knew or should have known that there was no such reasonable basis to deny, delay, and fail to pay such claims. The conduct of DEFENDANTS was irresponsible and unconscionable. DEFENDANTS took advantage of the PLAINTIFF'S lack of sophistication in insurance and construction matters to a grossly unfair degree. DEFENDANTS have, by their conduct, breached their contract with PLAINTIFF. The conduct of DEFENDANTS has proximately caused damages to PLAINTIFF.

VIII. DTPA Violations

PLAINTIFF is a consumer entitled to relief under the Texas Deceptive Trade

Practices-Consumer Protection Act ("DTPA"). By their conduct outlined above,

DEFENDANTS have engaged in the following violations of the DTPA, which, together and
separately, has been a producing cause of PLAINTIFF'S damages:

- (a) DEFENDANTS made false representations about PLAINTIFF'S rights, remedies and obligations under the policy at issue. These statements were a misrepresentation of the insurance policy and their benefits in violation of §§17.46(b)(5), (7), (12) and (14), Texas Business & Commerce Code;
- (b) DEFENDANTS' actions constitute an unconscionable course of conduct entitling PLAINTIFF to relief under §17.50(a)(l), (2), (3), and (4) of the Texas Business & Commerce Code;
- (c) DEFENDANTS failed to disclose information to PLAINTIFF concerning the nature and extent of her insurance policy which was known by DEFENDANTS at the time for the purpose of inducing PLAINTIFF into transactions which she would not have otherwise entered in violation of Section 17.46(b)(9) and (23), Texas Business and Commerce Code;
- (d) As described above, DEFENDANTS violated Chapter 541, Texas Insurance Code, entitling PLAINTIFF to relief under Section 17.50(a)(4), Texas Business and Commerce Code.

DEFENDANTS took advantage of PLAINTIFF'S lack of knowledge in construction and insurance claims processes, misrepresented losses covered under the insurance policy and failed to disclose pertinent information regarding damages to PLAINTIFF'S property.

DEFENDANTS' conduct as described herein was a producing cause of damages to PLAINTIFF for which he sues. The conduct of DEFENDANTS as more than just a mistake and was done "knowingly" and/or "intentionally" as that term is derived by statue. Because of their conduct, DEFENDANTS may be subject to liability for additional damages under the Texas Deceptive Trade Practices Act. PLAINTIFF seeks an award under the DTPA for economic damages and all other available damages as a result of DEFENDANTS' conduct.

IX. Unfair Insurance Practices

DEFENDANTS failed to inform PLAINTIFF of material facts such as the true scope of damages, terms of the policy, and cost to repair. DEFENDANTS failed to properly process claims and have misrepresented material facts to PLAINTIFF. DEFENDANTS have failed to address all damage to the property and its contents causing further damage to PLAINTIFF.

Further, DEFENDANTS intentionally failed to fully investigate the loss; failed to properly convey all information to PLAINTIFF and have intentionally ignored damages to the dwelling. PLAINTIFF'S property suffered from covered losses and damages of which DEFENDANTS are fully aware. DEFENDANTS concealed damage known by them to exist. DEFENDANTS knew about covered windstorm and water damages but failed to perform proper testing and concealed facts from PLAINTIFF about the damages, such as the amount of and the extent of covered losses, preferring instead to pay a small portion of loss and to deny the rest. PLAINTIFF attempted to dispute these charges on her own but was forced to hire his attorneys when DEFENDANTS failed to respond.

By their conduct outlined above, DEFENDANTS committed unfair practices in the business of insurance prohibited by Chapter 541, Texas Insurance Code, and the statutes, rules and regulations incorporated therein. DEFENDANTS committed the following acts in violation of Texas Insurance Code and Texas Administrative Code:

- (1) DEFENDANTS failed to, with good faith, effectuate a prompt, fair, and equitable settlement of PLAINTIFF'S claims once liability became reasonably clear (Tex. Ins. Code Ann. 541.060(a)(2)(A); Tex. Ins. Code Ann. 542.003(b)(4); 28 TAC Section 21.203(4));
- (2) DEFENDANTS failed to provide promptly to PLAINTIFF a reasonable explanation of the basis in the policy, in relation to the facts or applicable law, for denial of the claim or for the offer of a compromise settlement of the claim (Tex. Ins. Code Ann. 541.060(a)(3); 28 TAC Section 21.203(9));
- (3) DEFENDANTS refused to pay a claim without conducting a reasonable investigation with respect to that claim (Tex. Ins. Code Ann. 541.060(a)(7); TAC Section 21.203(15));

- (4) DEFENDANTS breached their duty of good faith and fair dealing at common law;
- (5) DEFENDANTS failed within a reasonable time to affirm or deny coverage of a claim to a policyholder (Tex. Ins. Code Ann. 541.060(a)(4)(A); 28 TAC Section 21.203(10));
- (6) DEFENDANTS failed to adopt and implement reasonable standards for the prompt investigation of claims arising under the insurer's policies (Tex. Ins. Code Ann. 542. 003(b)(3); 28 TAC Section 21.203(3));
- (7) DEFENDANTS compelled PLAINTIFF to institute a suit to recover an amount due under a policy by offering substantially less than the amount ultimately recovered in a suit brought by the policyholder (Tex. Ins. Code Ann. 542.003(b)(5); 28 TAC Section 21.203(6);
- (8) DEFENDANTS violated the Prompt Payment of Claims Statute (28 TAC Section 21.203(18));
- (9) DEFENDANTS undertook to enforce a full and final release of a claim from a policyholder when only a partial payment has been made, unless the payment is a compromise settlement of a doubtful or disputed claim (Tex. Ins. Code Ann. 541.060(a)(6); 28 TAC Section 21.203(13));
- (10) DEFENDANTS committed the following unfair methods of competition or deceptive acts or practices in the business of insurance in violation of Texas Insurance Code and the Texas Administrative Code by:
 - (a) DEFENDANTS made, issued or circulated or caused to be made, issued or circulated an estimate, illustration, circular or statement misrepresenting with respect to the policy issued or to be issued:
 - (i) the terms of the policy; and/or
 - (ii) the benefits or advantages promised by the policy.
 - (b) DEFENDANTS made untrue statements of material facts (Tex. Ins. Code Ann. 541.060(a)(1); 28 TAC Section 21.203(1));
 - (c) DEFENDANTS failed to state a material fact necessary to make other statements made not misleading considering the circumstances under which statements were made; and
 - (d) DEFENDANTS made statements in a manner that would mislead a reasonably prudent person to a false conclusion of material fact.
 - (e) DEFENDANTS are refusing, failing, or unreasonably delaying a settlement offer under applicable first-party coverage on the basis that other coverage may be available or that third parties are responsible

for the damage's suffered, except as may be specifically provided in the policy (Tex. Ins. Code Ann 541.060(a)(5); 28 TAC Section 21.203(11); and

The conduct of DEFENDANTS as described herein was a producing cause of damages to PLAINTIFF.

X. Breach of the Duty of Good Faith and Fair Dealing

From and after the time PLAINTIFF'S claim was presented to DEFENDANTS, liability to pay the claim in accordance with the terms of insurance policy referenced above has been reasonably clear. Despite there being no basis whatsoever on which a reasonable INSURANCE COMPANY would have relied to deny and/or delay payment for PLAINTIFF'S claim, DEFENDANTS refused to accept the claim in totality and pay PLAINTIFF as the policy required. At that time, DEFENDANTS knew or should have known by the exercise of reasonable diligence that its liability was reasonably clear. DEFENDANTS failed to conduct a reasonable and proper inspection of the claims and refused to rely on the true facts, resorting instead to producing faulty, incomplete and biased reasons to avoid paying a valid claim.

This constitutes failing to handle or process PLAINTIFF'S claim in good faith, an affirmative duty placed on the DEFENDANTS, as expressly stated by the Texas Supreme Court in *Vail v. Texas Farm Bureau*, 754 S.W.2d 129 at 135 (Tex. 1988). Through the actions described above, DEFENDANTS breached their duty to deal fairly and in good faith with PLAINTIFF.

DEFENDANTS' breach was a proximate cause of the losses, expenses, and damages suffered by PLAINTIFF for which she sues.

XI. Texas Insurance Code 542, Subchapter B Delay in Payment

PLAINTIFF gave prompt notice of his claim to DEFENDANTS and DEFENDANTS engaged in unfair settlement claim practices as discussed above and denied and/or has delayed payment on PLAINTIFF'S claim. DEFENDANTS' investigation and reliance on reports and estimates from its adjusters and investigating adjusters has been "merely pretextual" and unreasonable. DEFENDANTS' minimal investigation and use of adjusters' reports was an

"outcome oriented investigation". PLAINTIFF disputes the reliability of its investigative findings. DEFENDANTS have failed to comply with the requirements of Chapter 542 listed herein:

- (a) Failing to notify PLAINTIFF in writing, within 15 business days after receiving all of the items, statements, and forms required by the insurer to secure final proof of loss, of the acceptance or rejection of a claim; and/or
- (b) Failing to pay PLAINTIFF'S claim within 60 days of receiving all of the items, statements, and forms required by the insurer to secure final proof of loss, of the acceptance or rejection of a claim; and
- (c) Failing to request all of the items, statements and forms the DEFENDANTS reasonably believed at the time would be required from PLAINTIFF to pay the claim within 15 days after receiving notice of the claim.

Pursuant to Texas Insurance Code Chapter 542, Subchapter B, PLAINTIFF is entitled to recover from DEFENDANTS the statutory penalty of 18% per annum on all amounts due on PLAINTIFF'S claim, together with attorney's fees, for which she sues.

XII.

PLAINTIFF alleges that as to any terms, conditions, notices, or requests under the insurance contract, PLAINTIFF has substantially complied and/or compliance is excused. In the alternative, PLAINTIFF makes the allegation of waiver and/or estoppel as to every defense or exclusion pled by DEFENDANTS and furthermore would show that:

- 1. The clear and unambiguous language of the policy provides coverage for dwelling damage caused by windstorm and water damage, including the cost of access to fix the damaged areas. Any other construction of the language of the policy is void as against public policy;
- 2. Any other construction and its use by DEFENDANTS violates Section 541 and 542 of the Texas Insurance Code and are void as against public policy;
- 3. Any other construction violates Art. 17.50 of the Texas Business and Commerce Code, is unconscionable, was procured by fraudulent inducement, and is void as against public policy;
- 4. Any other construction is otherwise void as against public policy, illegal, and violates state law and administrative rule and regulation;
- 5. The adoption of any other construction constitutes wrongful or bad faith

- cancellation and/or refusal to renew a portion of PLAINTIFF'S predecessor policy with DEFENDANTS. In this regard, PLAINTIFF would show that a similar insurance policy was renewed uninterrupted for many years; and
- 6. The adoption of any other construction constitutes conduct in violation of the laws of this state; including Section 541 and 542 of Texas Insurance Code is void as against public policy.

If this Court finds any ambiguity in the policy, the rules of construction of such policies mandate the construction and interpretation urged by PLAINTIFF.

In the alternative, DEFENDANTS are judicially, administratively, or equitably stopped from denying PLAINTIFF'S construction of the policy coverage at issue.

To the extent that the wording of such policy does not reflect the true intent of all parties thereto, PLAINTIFF pleads the doctrine of mutual mistake requiring reformation.

XIII. Damages

Due to the acts and omissions of the DEFENDANTS, more specifically set forth above, PLAINTIFF seeks to recover all actual and special damages, including but not limited to the following: past, present, and future costs of repair to PLAINTIFF'S home, any investigative and engineering fees incurred in the claim, cost of mitigation, reliance damages, restitution damages, and costs of alternative housing while repairs are occurring. The PLAINTIFF is also entitled to recover consequential damages from DEFENDANTS' breach of contract. The PLAINTIFF is also entitled to recover the amount of PLAINTIFF'S claim plus 18% per annum penalty on that claim against DEFENDANTS as damages under Section 542 of the Texas Insurance Code, plus pre-judgment and post judgment interest and attorney's fees.

PLAINTIFF'S damages as described in this petition are within the jurisdictional limits of the Court.

XIV. Request for Rule 194.2 Disclosures

Under Texas Rule of Civil Procedure 194.2, PLAINTIFF requests that DEFENDANTS disclose, within 50 days of the service of this request, the information or material described in Texas Rule of Civil Procedure 194.2.

XVI. Prayer

WHEREFORE, PREMISES CONSIDERED, PLAINTIFF respectfully requests this Honorable Court for the following relief: That DEFENDANTS be cited to appear and that upon final hearing and trial hereof, this Honorable Court grant to the PLAINTIFF such relief as to which he may show he is justly entitled, either at law or in equity; either general or special, including declaratory judgment, judgment against the DEFENDANTS for economic damages, attorney's fees, cost of suit, pre-judgment and post-judgment interest, and for such other and further relief to which Plaintiff may be justly entitled.

Respectfully submitted,

Law Offices of R. Kent Livesay, P.C. 2510 S. Veterans Blvd. Edinburg, Texas 78539 (956) 686-5776 Telephone (956) 686-0050 Facsimile litigation@livesaylawfirm.com

By: /s/ R. Kent Livesay
R. Kent Livesay
Texas Bar No. 00790057

ATTORNEY FOR PLAINTIFF

SERVE 2016CVF001247 D1

CITATION

THE STATE OF TEXAS COUNTY OF WEBB

NOTICE TO THE DEFENDANT: "YOU HAVE BEEN SUED. YOU MAY EMPLOY AN ATTORNEY. IF YOU OR YOUR ATTORNEY DO NOT FILE A WRITTEN ANSWER WITH THE CLERK WHO ISSUED THIS CITATION BY 10:00 A.M. ON THE MONDAY NEXT FOLLOWING THE EXPIRATION OF TWENTY DAYS AFTER YOU WERE SERVED THIS CITATION AND PETITION, A DEFAULT JUDGMENT MAY BE TAKEN AGAINST YOU."

TO: ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
BY SERVING ITS REGISTERED AGENT: CT CORPORATION SYSTEM
1999 BRYAN ST STE 900
DALLAS, TX 75201

DEFENDANT, IN THE HEREINAFTER STYLED AND NUMBERED CAUSE, YOU ARE HEREBY COMMANDED TO APPEAR BEFORE THE 49TH DISTRICT COURT of Webb County, Texas, to be held at the said courthouse of said county in the city of Laredo, Webb County, Texas, by filing a written answer to the Petition of Plaintiff at or before 10:00 O'CLOCK A.M. of the Monday next after the expiration of 20 days after the date of service thereof, a copy of which accompanies this citation, in the Cause #: 2016CVF001247 D1 , styled:

CARLOS D. ROMERO, PLAINTIFF VS.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY AND CAID RIGGIN, DEFENDANT

Said Plaintiff's Petition was filed on 05/06/2016 in said court by:
RICHARD KENT LIVESAY, ATTORNEY FOR PLAINTIFF
2510 SOUTH VETERANS BOULEVARD
EDINBURG, TX 78539

WITNESS ESTHER DEGOLLADO, DISTRICT CLERK OF WEBB COUNTY, TEXAS, Issued and given under my hand and seal of said court at office, this 11 day of May, 2016.

CLERK OF COURT

CALENDAR CALL COURT DATE: 08/02/2016 AT 1:30P.M.

ESTHER DEGOLLADO
WEBB COUNTY DISTRICT
P.O. BOX 667
LAREDO, TX 78042

DEPUTY

Managemining

BY:

RIA G. NØRÆEGÆ

2016CVF001247 D1

OFFICER'S RETURN

| Came to hand on the day of | , 2016 at |
|--|--|
| O'CLOCKM. Executed at | |
| within the COUNTY of at | O'CLOCKM. on |
| the | NY, each, in person, accompanying copy of uch petition to such |
| The distance actually traveled by me in serving miles, and my fees are as follows: | g such process was |
| Total Fee for serving this citation \$ | • |
| To certify which, witness my hand officially. | • |
| | |
| SHERIFF, CONST | ABLE |
| | COUNTY, TEXAS |
| ВҮ | |
| D1 | DEPUTY |
| THE STATE OF TEXAS } COUNTY OF WEBB } | |
| Before me, the undersigned authority, on this day appeared | r being duly sworn, is a true copy, was, |
| MY COMMISSION EXP | NOTARY PUBLIC |



Jose A. Lopez State District Judge

May 11, 2016

NOTICE OF CALENDAR CALL

CAUSE NO. 2016CVF001247 D1

CARLOS D. ROMERO

VS

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY AND CAID RIGGIN

Please take notice that this case is set for Calendar Call on <u>08/02/2016</u> at 1:30 PM at the 49th District Court, 3rd Floor, Webb County Justice Center.

All Calendar Call hearings will be in open Court and on the record before the Honorable Judge Jose A. Lopez. Your presence is MANDATORY unless Counsel for Plaintiff(s) and Defendant(s) have in place a pre-trial guideline order with both Counsel and Judge's signatures prior to calendar call date. This guideline order should have all appropriate dates including pre-trial, jury selection and all deadlines.

Counsel for Plaintiff(s) please note that if you do not appear for calendar call your case may be dismissed for lack of prosecution.

Counsel for Defendant(s) please note that if you do not appear for calendar call, a pre-trial guideline order may be entered with or without your approval and/or signature.

If there are any questions regarding this matter please feel free to call our office at any time.

Maria Rosario Ramirez
Civil Court Coordinator

49th District Court

pc: **%**0

** Transmit Confirmation Report **

P.1 WEBB CO DISTRICT CLERK Fax:956-523-5121 May 12 2016 02:30pm

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Jose A. Lopez State District Judge

May 11, 2016

NOTICE OF CALENDAR CALL

CAUSE NO. 2016CVF001247 D1

CARLOS D. ROMERO

VS

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY AND CAID RIGGIN

Please take notice that this case is set for Calendar Cali on <u>08/02/2016</u> at 1:30 PM at the 49th District Court, 3rd Floor, Webb County Justice Center.

All Calendar Call hearings will be in open Court and on the record before the Honorable Judge Jose A. Lopez. Your presence is MANDATORY unless Counsel for Plaintiff(s) and Defendant(s) have in place a pre-trial guideline order with both Counsel and Judge's signatures prior to calendar call date. This guideline order should have all appropriate dates including pre-trial, jury selection and all deadlines.

Counsel for Plaintiff(s) please note that if you do not appear for calendar call your case may be dismissed for lack of prosecution.

Counsel for Defendant(s) please note that if you do not appear for calendar call, a pre-trial guideline order may be entered with or without your approval and/or signature.

If there are any questions regarding this matter please feel free to call our office at any time,

Maria Rosario Ramirez Civil Court Coordinator 49th District Court

A.103.2107



Law Offices of R. Kent Livesay, P.C.

2510 S. Veterans Blvd. Edinburg, Texas 78539

Phone: 956.686.5776 * Facsimile: 956.686.0050

Filed 8/1/2016 11:51:26 AM Esther Degollado District Clerk Webb District Maryel Garza 2016CVF001247D1

August 1, 2016

VIA E-FILE

Esther Degollado Webb County District Clerk 1110 Victoria Street, Suite 203 Laredo, Texas 78040

RE: Cause No. 2016CVF001247 D1; Carlos D. Romero vs. Allstate Vehicle & Property.

Dear Ms. Degollado:

This letter is to serve as our request to reschedule the Calendar Call in the above referenced case set for August 2, 2016 at 1:30 to October 4, 2016 at 1:30. I respectfully ask for this extension in time because my office only recently was mailed the citation and the defendant is in the process of being served through a private process server.

I ask you to forward any questions or concerns you may have to the paralegal assigned to this matter at: diana@livesaylawfirm.com. I'd like to thank you in advance for your assistance in this matter.

Respectfully submitted,

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wynn@livesaylawfirm.com
By: /s/ R. Kent Livesay
R. Kent Livesay
Texas Bar No. 00790057
ATTORNEY FOR PLAINTIFF

Filed 9/2/2016 6:39:45 PM Esther Degollado District Clerk Webb District Maryel Garza 2016CVF001247D1

CAUSE NO. 2016CVF001247D1

| CARLOS D. ROMERO | § | IN THE DISTRICT COURT OF |
|-------------------------------|---|--------------------------|
| | § | |
| Plaintiff, | § | |
| | § | |
| v. | § | 49th JUDICIAL DISTRICT |
| | § | |
| ALLSTATE VEHICLE AND PROPERTY | 8 | |
| INSURANCE COMPANY AND CAID | Š | |
| RIGGIN | § | |
| | § | |
| Defendants. | § | WEBB COUNTY, TEXAS |

DEFENDANT ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY'S ORIGINAL ANSWER

TO THE HONORABLE JUDGE OF SAID COURT:

Defendant Allstate Vehicle and Property Insurance Company ("Defendant") files its Original Answer to Plaintiff's Original Petition and would respectfully show the following:

I. ORIGINAL ANSWER

Pursuant to Rule 92 of the Texas Rules of Civil Procedure, Defendant generally denies each and every, all and singular, the allegations contained within Plaintiff's Original Petition, and demands strict proof thereon by a preponderance of the credible evidence in accordance with the Constitution and laws of the State of Texas.

II. PRAYER

WHEREFORE, PREMISES CONSIDERED, Defendant Allstate Vehicle and Property Insurance Company prays that upon final trial and hearing hereof, Plaintiff recovers nothing from Defendant, but Defendant goes hence without delay and recovers costs of court and other such further relief, both general and special, to which Defendant may be justly entitled.

Respectfully submitted,

/s/ Roger D. Higgins

Roger D. Higgins

State Bar No. 09601500

Vanessa A. Rosa

State Bar No. 24081769

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ATTORNEYS FOR DEFENDANT ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY

CERTIFICATE OF SERVICE

This is to certify that on September 2, 2016, a true and correct copy of the foregoing was delivered to the following counsel for Plaintiff by electronic service:

Richard Kent Livesay Law Office of R. Kent Livesay, P.C. 5319 South McColl Road Edinburg, Texas 78539 litigation@livesaylawfirm.com

/s/ Vanessa A. Rosa

Vanessa A. Rosa